

TRI-STATE BANK OF MEMPHIS

	CPP Disbursement Date 04/03/2009	Cert 16511	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$138	\$125	-9.5%		
Loans	\$80	\$82	2.6%		
Construction & development	\$2	\$2	9.4%		
Closed-end 1-4 family residential	\$13	\$12	-9.6%		
Home equity	\$0	\$0	106.1%		
Credit card	\$0	\$0	0.0%		
Other consumer	\$4	\$4	13.1%		
Commercial & Industrial	\$9	\$12	32.6%		
Commercial real estate	\$48	\$46	-3.4%		
Unused commitments	\$2	\$2	9.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-14.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$36	\$25	-29.5%		
Cash & balances due	\$10	\$8	-24.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$124	\$112	-9.9%		
Deposits	\$124	\$108	-12.5%		
Total other borrowings	\$0	\$3			
FHLB advances	\$0	\$3			
Equity					
Equity capital at quarter end	\$13	\$12	-5.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	8.4%	--		
Tier 1 risk based capital ratio	12.7%	11.8%	--		
Total risk based capital ratio	13.9%	13.0%	--		
Return on equity ¹	-22.9%	-28.2%	--		
Return on assets ¹	-2.1%	-2.9%	--		
Net interest margin ¹	3.8%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	38.4%	36.4%	--		
Loss provision to net charge-offs (qtr)	0.9%	241.5%	--		
Net charge-offs to average loans and leases ¹	0.6%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	11.7%	10.5%	2.0%	1.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	9.7%	11.0%	0.0%	0.0%	--
Other consumer	1.2%	0.4%	3.9%	0.0%	--
Commercial & Industrial	0.0%	0.8%	0.0%	0.3%	--
Commercial real estate	6.6%	9.0%	0.0%	0.0%	--
Total loans	6.2%	7.0%	0.5%	0.3%	--